Flight Benefit guide

April 2026

As an AIA Vitality member, you can get up to 50% cashback on eligible Virgin Australia flights depending on your AIA Vitality Status. This benefit guide will answer all your questions to ensure you can make the most of your Flight Benefit[1].

How does the Flight Benefit work?

AIA Vitality offers status-based cashbacks of up to 50% on eligible Virgin Australia flights. Here's how it works:

- You pay the full fare upfront when you book your eligible flight via the AIA Vitality app
- AIA Vitality calculates your cashback based on your AIA Vitality Status at the time of booking
- Once your cashback is confirmed, AIA Vitality will deposit the cashback amount into your nominated bank account within six weeks.
- The cashback only applies to the fare price relating to your booking. Further charges like taxes, fees, surcharges, and any Velocity Points used are not eligible for cashback.

You can use your status-based cashback for two eligible flights each membership year. Use it on either:

- one international flight and one domestic flight, or
- two domestic flights.

You cannot use your status-based cashback on two international flights.

Please note, your status-based cashback is applied to the first two eligible flights booked per membership year, in the order the bookings are made, not your travel dates. This means if you book three eligible flights, you will only receive your status-based cashback on the first two flights.

Once you've used your two status-based cashbacks, you'll still receive a 10% cashback on any further eligible flights you book that membership year, regardless of your AIA Vitality Status.

For a step-by-step guide on booking your eligible flight and claiming your cashback, head to How do I book my flight and claim my cashback?

What flights are eligible for cashback?

To receive a cashback, your flight must meet the following conditions:

- be booked via the booking portal in the AIA Vitality app
- be either a one way or return flight originating from Australia
- be marked with **AIA Vitality**[2] under the fare price on the booking portal
- be either an Economy Choice or Flex fare, and
- have a departure date of at least 10 days after the booking date.

What fares are not eligible for cashback?

The following fares are not eligible for cashback, even if they are booked via AIA Vitality:

- Lite
- Premium Economy
- Business Class
- First Class
- Flights that are not marked with **AIA Vitality**[2] on the booking portal.

If you book an ineligible flight, you will not receive a cashback.

What cashback percentage will I receive?

Your cashback percentage is based on your AIA Vitality Status at the time of booking:

Bronze	Silver	Gold	Platinum
10%	**20%**	**30%**	**50%**

Your cashback amount is capped at $2,000 per booking, regardless of your AIA Vitality Status.

How is the cashback calculated?

The cashback applies to the fare price for the AIA Vitality member only. Further charges like taxes, fees, surcharges, and any Velocity Points used are not included in the cashback calculation.

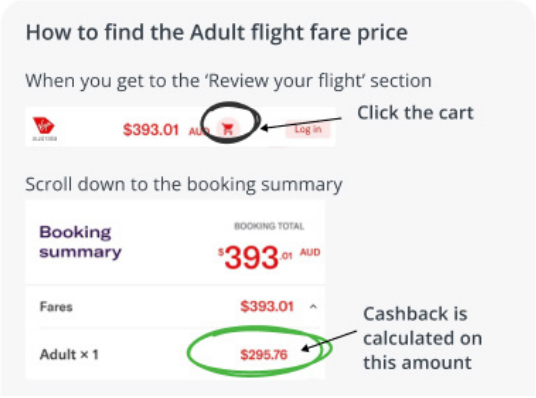
See the example below to understand how the cashback is calculated.

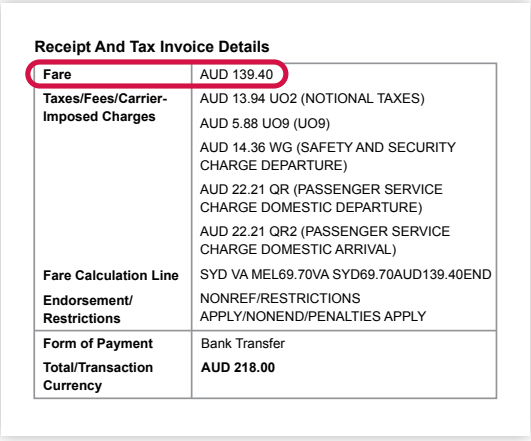
	Description	Value
A	Total flight cost	$349.00
B	Taxes/fees/carrier-imposed charges	$90.00
Fare Amount	**A – B**	**$258.49**
C	Fare price	$258.49
D	Your AIA Vitality Status	Platinum
Total Cashback	**C x D**	**$129.25**

Your AIA Vitality Status Cashback Percentage

Bronze **10%** | Silver **20%** | Gold **30%** | Platinum **50%**

You can find the fare price on the Booking summary before you book your flight and on your e-ticket after you have booked your flights. See the example below.





Receipt And Tax Invoice Details

Fare	AUD 139.40
Taxes/Fees/Carrier-Imposed Charges	AUD 13.94 UO2 (NOTIONAL TAXES) AUD 5.88 UO9 (UO9) AUD 14.36 WG (SAFETY AND SECURITY CHARGE DEPARTURE) AUD 22.21 QR (PASSENGER SERVICE CHARGE DOMESTIC DEPARTURE) AUD 22.21 QR2 (PASSENGER SERVICE CHARGE DOMESTIC ARRIVAL)
Fare Calculation Line	SYD VA MEL69.70VA SYD69.70AUD139.40END
Endorsement/ Restrictions	NONREF/RESTRICTIONS APPLY/NONEND/PENALTIES APPLY
Form of Payment	Bank Transfer
Total/Transaction Currency	**AUD 218.00**

Who is eligible to receive cashback?

To qualify, you must:

- be a current AIA Vitality member
- have completed a full AIA Vitality Health Check (including the body composition, blood pressure, blood glucose, and cholesterol test) and submitted your results via the AIA Vitality app within the last 12 months, and
- be the lead traveller on your flight booking.

The cashback only applies to the AIA Vitality member's fare, additional travellers are not eligible for cashback, even if they are booked on the same ticket.

Additional terms apply to AIA Vitality members travelling together. Please refer to I am travelling with another AIA Vitality member, how do we both receive our cashback?

Can I still receive a cashback if I haven't completed my AIA Vitality Health Check?

Yes, if you haven't completed and submitted your AIA Vitality Health Check within the last 12 months, and you book an eligible flight through AIA Vitality, you can still receive a cashback.

However, this will be capped at 10% and will count towards your two status-based cashback allocation for the membership year.

How do I book my flight and claim my cashback?

Follow these steps:

1. Open the AIA Vitality app and tap 'Rewards', then scroll down to 'Virgin Australia'.
2. Select 'Book your flight' and you'll be taken to the Virgin Australia booking portal.
3. Select your destination and travel dates, tap the 'X' on the top right of your screen, then tap 'Let's fly'.
4. Select your preferred flight, making sure that it is marked with **AIA Vitality**[2] under the fare price.
5. Pay for your booking (if you're using Velocity Points, see Can I use Velocity Points?). You also have the option to use travel credits (also known as Travel Bank) to pay for your booking. Refer to Can I use travel credits to pay for my booking?
6. You will then receive your booking confirmation/itinerary directly from Virgin Australia.
7. After booking, complete the 'Submit your flight details' form and submit it via the AIA Vitality app. You can find this form under 'Rewards' then tap 'Virgin Australia'.
8. Your cashback will be deposited into your nominated bank account, and you will be sent a confirmation email detailing how it was calculated within 6 weeks.

Only fares marked with **AIA Vitality**[2] on the booking portal are eligible for cashback. If you book a flight that is not marked **AIA Vitality**[2] or is deemed ineligible, you will not receive a cashback.

Can I use Velocity Points?

Yes, but the cashback you'll receive will be calculated on the remaining fare price after your Velocity Points are applied.

- Example: If you use Velocity Points on a $1,000 fare to reduce it by $250, and the remaining fare is $750, your cashback percentage will only apply to the $750.
- If the Velocity Points cover the entire fare, no cashback will be paid.

If you choose to use Velocity Points, please select Points as your payment method when completing your booking. Do not select 'Use Velocity Points' at the beginning of the booking process.

Can I use travel credits (also known as Travel Bank) to pay for my booking?

Yes, you can use any travel credits (or Travel Bank) you have with Virgin Australia to pay for your booking.

Simply book an eligible flight, pay for your booking and, complete the 'Submit your flight details' form and submit it via the AIA Vitality app. You can find this form under 'Rewards' then tap 'Virgin Australia'.

Your cashback will be deposited into your nominated bank account within 6 weeks. You will be sent a confirmation email detailing how it was calculated.

For more details on how to book your eligible flight and claim your cashback, refer to How do I book my flight and claim my cashback.

What happens to my cashback if I cancel my flight?

If you cancel a booking where you received a cashback:

- You must return the cashback amount to AIA Vitality within 60 days of cancelling your flights.
- Once AIA Vitality receives the refund from you, your Flight Benefit allocation will be reinstated, and you'll be able to use it for another eligible flight within the same membership year.

Will my cashback be affected if I need to modify my booking?

If you need to modify your booking, Virgin Australia's fare rules apply. Keep in mind:

- The cashback only applies to the original fare price, not any fare increases due to changes.
- AIA Vitality will not request a refund if you make any modifications to the booking unless the modification is to remove the AIA Vitality member from the booking.
- If you remove the AIA Vitality member from the booking, it will be treated as a cancellation, and you'll need to return the cashback amount to AIA Vitality.

I am travelling with another AIA Vitality member, how do we both receive our cashback?

For more than one AIA Vitality member to receive their cashback:

- They must book their flights separately following the steps detailed in How do I book my flight and claim my cashback?
- Then contact Virgin Australia's Guest Contact Centre on 13 67 89 to link the bookings.

Each AIA Vitality member will need to provide details of their bookings to Virgin Australia to link them.

Need help with your flight booking?

For booking enquiries, and to make modifications or cancellations, please call Virgin Australia's Guest Contact Centre on 13 67 89.

1. Use of this benefit is subject to AIA Vitality Terms and Conditions, AIA Vitality Terms of Use, and the AIA Australia Privacy Policy available on the AIA Australia website.
2. AIA Australia will endeavour to ensure that flights marked with 'AIA Vitality' on the booking portal are aligned with the rules for eligible flights.

Need help?

For questions about your status-based flight cashback and other AIA Vitality benefits, please refer to the AIA Vitality app, email us at **queries@aiavitality.com.au**, or call **1800 848 254** Monday to Friday 8:30am - 5pm AEST/AEDT.